

Scott Spouses Newsletter

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Air Force Wife: An Anonymous Poem

The outside world provides my job with just one little quirk—
I'm offered no respect because it's not considered work.

So I am writing this to simply state my point of view
and maybe give some insight into what I really do.

Here's my job description and, to better understand,
It's written in the lingo of my Military man...

I am the IG, complaints come to me.
I am the MEDIC, I bandage skinned knees.
I am the JAG and COURTS MARTIAL, too.
I decide justice; how much and for who.
I must be SAFETY, inspecting for junk.
I am the FIRST SHIRT, checking the bunk.
I am SUPPLY, keeping track of the food,
clothing and toys, no matter the mood.
I am the SP, securing the door.
I am the AIRMAN who mans the floor.
I am SERVICES, cooking the meals.
I am TRANS, in charge of all wheels.
I'm MWR, planning the fun.



I am the BUGLER when Duty is done.
I am the CQ and Fireman, too.
There isn't much that I don't do.
I am INSTRUCTOR. My courses are free.
And all that is learned is taught by me.
I am FLIGHT LEADER. I know my Troops well.
Sometimes I'm the TI who really can yell.

I'm both E-9 and 0-10 for, you see,
All of the paperwork must come through me.
I don't go to combat though battles I face,
For when he deploys I keep guard at the Base.
It's fine that my LES says NO PAY DUE
I'll gladly take pay in the words, "I love you."
I'll never take leave. I'll be always on call.
I won't ETS because, after all,
The promise he made when he took his oath
Was spoken by him but meant by us both.

I'm proud of my Troop
and I've signed on for life.
My Primary AFSC?
Air Force Wife!

Military Star Card Offers Additional Benefits for Deployed Members

Military Star is proud to offer our Army and Air Force customers the following benefits as our way of thanking you for serving our country.

To be eligible for these benefits your account must be in good standing. That means you must be current on payments on the date you request this benefit.

The following options allow you the continued use of your account even if you choose to make no payments or have monthly allotment payments. Use of your account by authorized family members must be authorized by you as described in the Military Star Terms and Conditions. Once your eligibility for this benefit ends, you will be required to comply with the current Military Star Terms and Conditions. This will in-

clude making the minimum monthly payment at the interest rate effective at the time your eligibility ends. You are encouraged to consider making at least partial payments if you can, so as to avoid possible delinquency after your deployment, mobilization or activation ends.

Active Duty and Mobilized or Activated Reservists or National Guard Military Members Who Deploy to OEF/OIF: Deployment is defined as travel to a contingency operation or other forward area in an overseas (foreign country) location in conjunction with valid orders. If you deploy for at least 90 days while on active duty, we will:

- Lower your interest rate to six percent (6%) for both your current

balance and any new charges you make.

- Allow you to make no payments or have monthly allotment payments during your deployment.

To be eligible for this benefit, you or your Unit Commander or representative must provide either a copy of your orders or a letter containing your name, your social security number, and your length/dates of deployment. Unit Commanders or representatives may submit one letter with several names on behalf of servicemembers requesting this benefit. You or your Unit Commander or representative should notify Military Star if your deployment is extended beyond the time stated in your orders or his/her letter.

Free Post-Deployment Child Care

Returning Home Care is available for service members returning from deployment in support of Operation Enduring Freedom. Children ages 12 years and under are eligible for 16 hours of care per child in the extended duty home on a space available basis. This care must be used within 30 days after

returning from deployment. For more information, call the Family Child Care (FCC) office at 256-8047/8156.

Scott AFB is also part of a Mildly Ill Family Child Care test program. Children may use the MIFCC home if they have an illness that prevents the child from participating comfortably in regular

activities or the illness results in a greater need for care than the staff can provide. Children must be enrolled in the program prior to use. Parents do not incur additional cost since they are already enrolled in the CDC, FCC or Youth Programs. For more information, please contact the FCC office or CDC.

The Canceled Check Will No Longer Be in the Mail

Are you used to getting a fat envelope from your bank with all your canceled checks? Well, soon those checks may not be in the mail.

In case you haven't heard, the Check Clearing for the 21st Century Act - Check 21 for short - is scheduled to take effect on Oct. 28. Basically, the new law allows banks to replace paper checks with digital copies of the originals. Currently, after most checks are deposited they have to be transported across town or across the country to the originating bank before they can be cleared.

Under Check 21, banks will be able to create digital copies of the front and back of your checks and electronically transmit the information through the banking system. That means checks could clear in hours instead of days.

For many people the new law won't change how they do banking. Check 21 does not require banks to send or accept checks electronically and many won't do so for a while.

However, many bank customers (59 percent) already have their checks withheld from their statement and use images to prove they paid for something, according to the American Bankers Association (ABA).

I was surprised to learn that only 36 percent of Americans still receive their original checks with their statements, according to a telephone poll of 1,000 consumers conducted in January for the ABA.

Still, Check 21 may be difficult to accept among elderly consumers, many of whom still get their canceled checks in the mail. According to the ABA poll, 50 percent of consumers 55 and older get their checks back. Only 23 percent

of consumers between the ages of 18 and 34 do.

But that brings me to another question: **Do you float?**

Have you ever paid a bill or written a check when you knew you didn't have the money in your checking account?

With the implementation of Check 21, banks will be able to quickly debit your accounts for checks you write, but they won't be under any obligation to speed up the crediting of checks that you deposit into your accounts. This hardly seems fair, consumer groups say.

Consumers Union and the Consumer Federation of America are concerned that banking customers who rely on the float will get flooded with bounced-check fees.

The two consumer advocacy groups say that by mid-2005, banking customers could be bouncing almost 7 million more checks and paying an additional \$170 million in fees each month.

The groups have launched an online petition to put pressure on banks to adopt a set of consumer safeguards for the new law. For example, they are urging banks to help consumers get used to this new law by suspending bounced-check fees during the first two months after Check 21 takes effect.

Bounced-check fees (or a nonsufficient fund fee, as banks call it) are no joke these days. The fee averages about \$25 per bounced check.

So why encourage bad banking behavior by suggesting banks suspend bounced-check fees?

"We're asking for a grace period because some people may think that if their

checks are clearing faster than the checks they deposit will be cleared fast, too," said Gail Hillebrand, senior attorney with Consumer Union's West Coast office. "We are looking at a behavior that may not have been wise but was not costly in the past. Now it's going to be expensive."

Consumers Union and Consumer Federation of America are also urging banks not to charge consumers for "substitute checks."

A substitute check is a paper copy of the digital image of your original check—both front and back. All banks must accept the substitute check as proof of payment as they would the original document.

The ABA says images of checks have been accepted as proof of payment by the courts and the IRS for decades. But Hillebrand said that to be safe, if you're currently receiving just copies of your checks or online images, ask your bank if it will provide you with a legal substitute check upon request and, if so, will there be a charge.

Some banks charge for substitute checks, while others don't.

There are a lot of nuisances about Check 21, but the law also contains a number of new consumer protections. For example, bank customers are entitled to a special expedited refund if their account is debited incorrectly because of a substitute check.

If you write checks, read up on this new law.

Michelle Singletary, Washington Post
From the Tallahassee Democrat online,
<http://www.tallahassee.com/mld/tallahassee/business/9715523.htm>.



There's a New Face in This Place

We hear so much about the resilience of military-connected children. After all, how can they help but be resilient? Every two or three years we uproot them from their schools and their friends and we challenge them to adjust to a new environment – with new schools and new friends. Not so commonly, these environments are close to the homes where we ourselves grew up. However, more often than not, they are far from relatives and the many support systems they so often offer. Many times as well, these new environments are on foreign soil in countries with languages we do not understand and cultures that fascinate us and our children alike.

Whatever the circumstances, our children are challenged to adjust. The servicemember does not serve alone. Spouses serve. Children serve as well. Who is the most vulnerable? Most will agree that the most vulnerable members of our families are our children. Many of us have been trained to hide our fears and our tears and we move from place to place. While there is not a more noble calling than that of service to our great nation, the fact is that this service takes its toll on our families, and particularly on our youngest members.

I'll never forget Larry Fish. Larry's Dad was on active duty stationed at the then Westhampton Air Force Base on Long Island, NY. We were in 5th grade and Larry came into our school which was about 15 miles from the base. While I didn't have to walk to school ten miles in the snow uphill both ways, my brothers and I did attend school in a three-room schoolhouse. Larry was the only military-connected child we ever met. Larry was a novelty. He didn't go to school with us since 1st grade. He hadn't been with us through Mrs. Hudson or Mrs. Hart. Larry was new. I often think of Larry and wonder how he felt. I wonder whether he felt welcomed. It seems to me that Larry was a part of our class while he was

there, became one of us, and then, unfortunately, had to leave. There was as little fanfare for his departure as there was for his arrival. One year he joined us, another and he was gone.

How do our children feel when they are the new kid in the class? Many parents tell of school settings that are accepting of military-connected children. Unfortunately, many tell of other school settings that breed camps of those who were "born there" and those who were not. Some tell of families who will not let their children play with "those military kids" for fear their hearts will be broken when it's time for their families to move on to another duty station. Some cite policies where scholarships and honors are reserved for only those who attended school in the district for a certain number of years, or fear that such practices exist when the policies are not found in writing.

How do we confront the issues of



prejudice and acceptance? Education and involvement are critical. We must be steadfast in our efforts to educate our neighbors in accepting our children for as long as we are with them. We must take organized action when appropriate as well. When military families were faced with out-of-district tuition charges

in excess of \$520 a month as they awaited housing in the local area, base leadership took action to elicit the help of a local legislator to change the policy. Now families who can show proof of intent for occupancy within 60 days can enroll their children in a local school without paying tuition.

Mindsets are not so easily changed, but local school board and other policies that are prejudicial to the mobile student can be changed with sufficient parental involvement and support. We must not threaten. We must not be emotional. We must not be offensive. Instead, we must be convincingly reasonable as we affirm to do the right thing for the right reason. What better reason could we possibly have than the cheerful face of our child?

Our teachers never treated Larry Fish any differently than they treated the rest of us. It wasn't hard for us to accept Larry. He easily became one of us for the time he was with us. He made friends and moved on. Our parents and teachers modeled how to treat newcomers by their welcoming natures as they greeted, met, and formed relationships with others. Perhaps we can break down some of the barriers to acceptance and make progress towards truly making the world a better place for our children by employing the Golden Rule, "Do unto others as you would have them do unto you."

The Military Child Education Coalition is coming to Scott to provide workshops to area educators on the unique needs of our mobile military-connected children. They are also offering a Parent Workshop on the evening of the 1st of December. Please mark your calendar and plan to be there. While you have your calendar out, the area schools committee, the Community Youth Transition and Education Council, meets on the first Tuesday of each month in the 375th Airlift Wing Conference Room at 1300. Please join us as we try to make a difference in the lives of our children.

*Dr. Cindy Doil
Scott AFB School Liaison Officer*

Join the Club

What: **Enlisted Spouses' Club**

When: 2nd Tuesday of each month at 7:00 pm

Where: Hospital Dining Hall (basement)

POC: Denise Grafton, 233-4690

What: **Officers' Spouses' Club**

When: 2nd Wednesday of each month at 10:30 am

Where: Scott Club

POC: Pam Peterson, 746-4033



Family Classes Available

Parenting Class: Learn how to effectively discipline and enhance your relationship with your children using natural & logical consequences, effective praise, preventive teaching, corrective teaching, and teaching your child self-control skills. This video-based class will be offered on five consecutive Wednesdays, 6 October-3 November, from 11:15 am-1:15 pm. Participants must attend all sessions. Participants who complete the class will be allowed to keep the \$15 book and will receive a certificate of training completion.

Building Healthy Relationships: Dating? Engaged? Newlywed? Married for a while but seeking to improve your marriage? This is the workshop for you. Effective communication, love languages, the power of commitment, celebrating differences, and enhancing intimacy will be covered. This workshop will be held on Friday, 15 October from 6:00-9:00 pm and on Saturday, 16 October from 9:00 am-4:00 pm. Meals, snacks, and all course materials will be provided at no charge. Participants must attend as a couple.

Both classes are held in the Family Advocacy group room, building 1533. Call 256-7203/7204 to pre-register.

Helpful Websites



TRICARE Smart: TRICARE Products Online

<http://www.tricare.osd.mil/tricaresmart/>

TRICARE Smart users may view, print, e-mail, and download copies of all available TRICARE brochures, booklets, handbooks, and other marketing and educational products. Another enhancement allows users to subscribe and receive e-mail alerts whenever TRICARE products are changed or updated with new information.

In the near future, as new materials are developed or reprints of existing marketing and educational materials are made available online, registered subscribers will be able to view and confirm their delivery address and products ordered directly online.

Air Force Wives Website

<http://www.airforcewives.com/>

This site is dedicated to Air Force wives everywhere, who, like the Airmen they married, proudly serve their country. Although oft' left behind they are NEVER forgotten.

Find poems and stories, ideas for homecomings, newsletters, related links, and more.

Preschool Story Time at the Library



Story time is held every Tuesday and Wednesday morning at the base library beginning at 10:30 am. For more information, please call the library at 256-5100.

Expeditionary Family Event Calendar for October 2004

Date	Event & Time	Location	Phone
1	Family/Teen Talent Contest, 7:00 pm	Base Theater (sponsored by Youth Center)	744-9862
5	Ladies Health Fair, 6:00-8:00 pm	Rockwell Hall (bldg 1930, beside Pronto Pizza)	256-8668
8	Reunion Brown Bag Lunch, 11:30 am-12:30 pm	Family Support Center	256-8668
9	Hearts Apart Breakfast & Pumpkin Pick, 9:30 am	Nightingale Inn Dining Hall & Eckert's Farm	256-8668
12	Enlisted Spouses Club Open House, 7:00pm	Hospital Dining Hall (basement)	233-4690
21	Key Spouse Meeting, 6:00 pm	Family Support Center	256-8668
22	Give Parents a Break, 6:00-10:00 pm	Child Development Center & Youth Center	256-8668
29	Halloween Family Night, 3:00 pm	Family Support Center	256-8668
30	Boo at the Zoo, 9:00 am-12:00 pm	St. Louis Zoo	256-8668

Note: Events in bold are specifically Expeditionary Family Events

This newsletter is a product of the Scott AFB Integrated Delivery System (IDS) Team.

Find more helpful information on our website at <http://public.scott.amc.af.mil/375aw/ids/idscoreteam/>.
